

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Deborah L Wiberg</b>          | Social Security number or ITIN | xxx-xx-1603 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>14-22481-CMG</b>              |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah L Wiberg

11/7/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Deborah L Wiberg  
 Debtor

Case No. 14-22481-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Nov 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2017.

db +Deborah L Wiberg, 5 Dutch Lane, Hazlet, NJ 07730-1728  
 cr +BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 515121990 +Bank of New York Mellon, Select Portfolio Servicing Inc, POB 65450,  
 Salt Lake City, UT 84165-0450  
 515121267 +Bank of New York Mellon, f/k/a Bank of New York, a, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515122151 +Dutch Village Condo Association, Att: Cioci Law Firm LLC, 125 Half Mile Rd Ste 200,  
 Red Bank, NJ 07701-6749  
 514862195 Dutch Village Condo Association, c/o Better Homes, Route 35, Suite 1, Hazlet, NJ 07730  
 514862198 +Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001  
 514921347 #+Jersey Central Power Light, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701-6771  
 514862200 +New Jersey Natural Gas, 1415 Wyckpff Road, P.O. Box 1464, Wall Township, NJ 07719-1464  
 514862201 +Shorelands Water Co., Inc., 1709 Union Avenue, P.O. Box 98, Hazlet, NJ 07730-0098  
 516551559 +THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
 Greenville, SC 29603-0826  
 516551560 +THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
 Greenville, SC 29603, THE BANK OF NEW YORK MELLON,  
 c/o Shellpoint Mortgage Servicing 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 07 2017 22:32:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 07 2017 22:32:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514862191 EDI: BANKAMER.COM Nov 07 2017 22:08:00 Bank Of America, N.A., 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514862192 +EDI: CHASE.COM Nov 07 2017 22:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514862194 EDI: DIRECTV.COM Nov 07 2017 22:08:00 Direct TV, P.O. Box 6550, Englewood, CO 80155  
 514862196 +EDI: CITICORP.COM Nov 07 2017 22:08:00 Exxmbblciti, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 514862197 +E-mail/Text: mcolas@hazlettwp.org Nov 07 2017 22:32:54 Hazlet Township Sewer Utility,  
 1766 Union Avenue, P.O. Box 66, Hazlet, NJ 07730-0066  
 514862199 +EDI: CBSKOHLS.COM Nov 07 2017 22:08:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 514862202 +EDI: VERIZONCOMB.COM Nov 07 2017 22:08:00 Verizon Wireless, 2000 Corporate Drive,  
 Orangeburg, NY 10962-2624  
 514862203 +EDI: WFFC.COM Nov 07 2017 22:08:00 Wells Fargo Bank Nv Na, Po Box 31557,  
 Billings, MT 59107-1557  
 515043506 EDI: WFFC.COM Nov 07 2017 22:08:00 Wells Fargo Bank, N.A., Home Equity Group,  
 1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of New York Mellon, f/k/a Bank of New York, a  
 516544525 Bank Of New York Mellon  
 cr\* +THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 514862193\* +Chase, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2017

Signature: /s/Joseph Speetjens



District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Nov 07, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Bank of New York Mellon, f/k/a Bank of New York, as  
Trustee, in trust for the registered holders of Alternative Loan Trust 2006-43CB, Mortgage  
Pass-Through Certificates, Series 2006-43CB bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor THE BANK OF NEW YORK MELLON bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor BANK OF NEW YORK MELLON bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Lawrence W. Luttrell on behalf of Debtor Deborah L Wiberg larryluttrell@lwlpc.com,  
renee@lwlpc.com;cathylee@lwlpc.com  
Sean M. O'Brien on behalf of Creditor Bank of New York Mellon, f/k/a Bank of New York, as  
Trustee, in trust for the registered holders of Alternative Loan Trust 2006-43CB, Mortgage  
Pass-Through Certificates, Series 2006-43CB sobrien@flwlaw.com

TOTAL: 8